OIPE
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AMENDMENTS TO THE CLAIMS

Claims 1-27 (canceled).

Claim 28. (currently amended): A method for performing a real-time transaction across the World Wide Web comprising:

receiving a Web transaction request from an end user for an online Web media content ~~transactional~~ service selected from a plurality of ~~transactional~~ online Web media content services managed by at least one web merchant, content provider or context provider on the World Wide Web, said plurality of ~~transactional~~ services ~~represented or referenced in a virtual information store located on a first server;~~ including one or more data structures specific to a Web application on a Web page;

~~routing a network object located on a second server associated with a web media content service;~~

instantiating said data structure with user input;

initiating at least one transactional application corresponding to the web media content service; ~~and~~

routing said data structure from a Web page across an open channel over a service network atop the Web to said transactional application; and

executing said transactional application, including utilizing said routed ~~object~~ data structure to complete a real-time transaction between said end user and said web merchant or content provider.

Claim 29. (previously presented): The method of Claim 28, further comprising executing the transaction request interactively.

Claim 30. (previously presented): The method of Claim 28, wherein said web merchant or content provider or context provider provides services selected from a group consisting of: multi-media messaging, archival management, retrieval management, directory services, data staging, conferencing, financial services, on-line lending, home banking, risk management, payroll services, human resources services and online purchasing.

Claim 31. (previously presented): The method of Claim 28, wherein the transaction request is at least one of a group consisting of: a deposit into a bank account, a request for a loan from a bank or other service provider, a purchase of a car from a car dealership, a purchase of a car with financing from a bank or other service provider, an online purchase.

Claim 32. (currently amended): The method of claim 28, wherein the transactional service is provided using a service network over an IP-based network atop the Web.

Claim 33. (previously presented): The method of Claim 28, wherein the transaction service is implemented to function as a routing switch within an application layer of an OSI model.

Claim 34. (previously presented): The method of Claim 28, wherein the transaction request is processed by more than one web merchant.

Claim 35. (previously presented): The method of Claim 28. further comprising receiving non-end user input to select the transaction request.

Claim 36. (previously presented): The method of Claim 28, further comprising prioritizing a plurality of additional transaction requests while processing the transaction request.

Claim 37. (previously presented): The method of Claim 28, further comprising performing at least one service selected from a group consisting of: applying security management to a managed connection, applying fault management to a managed connection, applying configuration management to a managed connection, applying performance management to a managed connection, and applying billing management to a managed connection.

Claims 38-77. (cancelled).

Claim 78. (previously presented): A real-time online, two-way transaction service running on at least one processor and operating on the World Wide Web comprising:

a context manager executing on a first server supporting a first web page on the World Wide Web, said context manager allowing access by a user to a plurality of possible transactions from a plurality of sellers;

a user transaction manager allowing said user to enter into a first transaction using a second web page;

an account settling manager allowing said user to communicate with a payment program running on a second server remote from said first server, wherein said user can settle an account relating to said first transaction;

a switching component that temporarily switches said user from said first server to said second server to allow settling of said account, wherein said user communicates directly with said payment program on said second server;

a communication module allowing said user to communicate with at least one of said sellers by electronic mail.

Claim 79. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 78 wherein said switching component switches said user back from said second server to said first server when said account is settled.

Claim 80. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 78 wherein said context manager also provides web advertising.

Claim 81. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 78 further comprising a routine that redirects a user to a web page supported by a merchant running on a third server that offers additional possible transactions not visible on a web page on said first server.

Claim 82. (previously presented): The real-time online transaction service of claim 78 further comprising providing a component that monitors statistics and provides information about a merchant based on past transactions by that merchant.

Claim 83. (previously presented): The real-time online transaction service of claim 78 further comprising providing a component that monitors statistics and provides information about a user based on past transactions by that user.

Claim 84. (previously presented): The real-time online transaction service of claim 78 wherein said user transaction manager allows said user to enter into a

second transaction on a third web page, and wherein said user settles said account for both said first and second transactions simultaneously.

Claim 85. (previously presented): The real-time online transaction service of claim 78 further comprising a merchandise manager tracking a particular category of merchandise for a particular user, said merchandise manager sending a message to a user when said particular category of merchandise is available.

Claim 86. (previously presented): The real-time online transaction service of claim 78 wherein said second web page contains a link to at least one other web page.

Claim 87. (previously presented): A method of permitting an online transaction in real-time by a user with at least one computing device on the World Wide Web comprising the steps of:

presenting a first web page from a first server allowing a user to choose a transaction from a plurality of possible transactions;

presenting a second web page allowing said user to display said second web page on said computing device and to interactively enter into said transaction with a particular seller;

switching said user from said first server to a payment server remote from said first server allowing said user to interactively settle said

transaction wherein said user communicates directly from a user device to said payment server;

allowing said user to communicate by electronic mail with said seller.

Claim 88. (previously presented): The method of claim 87 further comprising the step of switching said user back from said payment server to said first server when said transaction is settled.

Claim 89. (previously presented): The method of claim 87 further comprising the step of presenting a second web page allowing said user to interactively enter into a second transaction with a different particular seller, and wherein said user interactively settles both transactions simultaneously.

Claim 90. (previously presented): The method of claim 87 further comprising notifying a user when a particular item of merchandise is available.

Claim 91. (previously presented): The method of claim 87 wherein said second web page contains a link to at least one other web page.

Claim 92. (previously presented): the method of claim 87 wherein said first web page contains a link to at least one other web page.

Claim 93. (previously presented): A system running on at least one processor for purchasing a vehicle on the World Wide Web comprising:

a transaction manager system running on a first server presenting a first web page on the World Wide Web allowing a buyer to choose a category of vehicle;

a merchandise presentation system for presenting a plurality of vehicles for sale in said category on a second web page;

a vehicle presentation system for presenting information about a particular vehicle to said buyer and information about a seller of said vehicle on a third web page;

a switching component providing content to said buyer from a financing service, said content being located on a server remote from said first server, said switching component routing a quote from said financing service to said buyer, said buyer communicating directly from a user device to said processor to said financing service;

a sales component allowing said buyer to purchase said particular vehicle from said seller obtaining financing from said financing service;
a communications component allowing said buyer to communicate with said seller by electronic mail.

Claim 94. (previously presented): The system for purchasing a vehicle on the World Wide Web of claim 93 wherein said financing service provides online approval for said financing.

Claim 95. (previously presented): The system for purchasing a vehicle on the World Wide Web of claim 93 wherein said switching component provides the financing service with information concerning said buyer.

Claim 96. (previously presented): The system for purchasing a vehicle of claim 93 further comprising providing a component that monitors statistics and provides information about a seller based on past transactions by that seller.

Claim 97. (previously presented): The system for purchasing a vehicle of claim 93 further comprising providing a component that monitors statistics and provides information about a user based on past transactions by that user.

Claim 98. (previously presented): The system for purchasing a vehicle of claim 93 wherein said third web page contains a link to at least one other web page.

Claim 99. (previously presented): A system running on at least one processor for creating an online merchant comprising:

a content manager running on a first web server presenting a web page on the World Wide Web allowing a user to choose a category of services from a plurality of categories;

said content manager also allowing a merchant to present a plurality of merchandise selections on a merchant web page, wherein said merchandise selections belong to at least one of said categories;

said content manager allowing a user to select one of said categories and switching said user to said merchant web page upon selection of a particular category;

a transaction manager allowing said user to enter into a real-time transaction with said merchant with respect to a first particular piece of merchandise; and wherein said transaction manager switches said user to content from a web page provided by a transaction settlement service running on a second server remote from said first server, wherein said user can settle said transaction, wherein said user communicates directly from a user device to said transaction settlement service;

a mail service module that allows said user to communicate with said merchant by electronic mail.

Claim 100. (previously presented): The system for creating an online merchant of claim 99 further comprising a module providing information concerning said merchant to said user.

Claim 101. (previously presented): The system for creating an online merchant of claim 99 further comprising a module providing information concerning said user to said merchant.

Claim 102. (previously presented): The system for creating an online merchant of claim 99 further comprising placing advertising on said first web page.

Claim 103. (previously presented): The system for creating an online merchant of claim 99 further comprising placing advertising on said merchant web page.

Claim 104. (previously presented): The system for creating an online merchant of claim 99 wherein said transaction manager switches said user from a transaction web page for a single product to said merchant web page.

Claim 105. (previously presented): The system for creating an online merchant of claim 99 wherein said first web page contains a link to said merchant web page.

Claim 106. (previously presented): The system for creating an online merchant of claim 99 wherein said content manager allows said user to select a second category of merchandise and said transaction manager allows said user to enter into a real-time transaction for a second particular piece of merchandise different from said first particular piece of merchandise and wherein said settlement

service allows said user to settle an account for both said first and second particular piece of merchandise simultaneously.

Claim 107. (previously presented): The system for creating an online merchant of claim 99 further a merchandise manager tracking a particular category of merchandise for a particular user, said merchandise manager sending a message to a user when said particular category of merchandise is available.

Claim 108. (previously presented): A real-time online, two-way transaction service running on at least one processor and operating on the World Wide Web comprising:

a content manager executing on a first server supporting a first web page on the World Wide Web, said content manager allowing access by a user to a plurality of possible transactions from a plurality of sellers;

a user transaction manager allowing said user to enter into a first real-time transaction using a second web page, said user transaction manager also allowing said user to enter into a second real-time transaction using a third web page;

an account settling manager allowing said user to communicate with a payment program running on a second server remote from said first server, wherein said user can settle an account relating to said first transaction and said second transaction simultaneously;

a switching component that temporarily switches said user from said first server to said second server to allow settling of said account, wherein said user communicates directly from a user device to said payment program;

a communication module allowing said user to communicate with at least one of said sellers by electronic mail.

Claim 109. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 108 wherein said switching component switches said user back from said second server to said first server when said account is settled.

Claim 110. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 108 wherein said content manager also provides web advertising.

Claim 111. (previously presented): The real-time online transaction service operating on the World Wide Web of claim 108 further comprising a routine that redirects a user to a web page supported by a merchant running on a third server that offers additional possible transactions not visible on a web page on said first server.

Claim 112. (previously presented): The real-time online transaction service of claim 108 further comprising providing a component that monitors statistics and provides information about a merchant based on past transactions by that merchant.

Claim 113. (previously presented): The real-time online transaction service of claim 108 further that monitors statistics and provides information comprising providing a component about a user based on past transactions by that user.

Claim 114. (previously presented): The real-time online transaction service of claim 108 further comprising a module wherein said user receives information concerning said merchant.

Claim 115. (previously presented): The real-time online transaction service of claim 108 further comprising a module wherein said merchant receives information concerning said user.

Claim 116. (previously presented): The real-time online transaction service of claim 108 further comprising a merchandise manager tracking a particular category of merchandise for a particular user, said merchandise manager sending a message to a user when said particular category of merchandise is available.

Claim 117. (previously presented): The real-time online transaction service of claim 108 wherein either said second or said third web page contains a link to some other web page.

Claim 118 (new): An apparatus to provide a Web application as an on-line service on the World Wide Web, the apparatus comprising:

an application on a Web page including one or more data structures specific to a Web merchant service;

an instantiated data structure to perform a Web transaction by instantiating at least one of said data structures utilizing user input on a Web page;

a networked object to connect said instantiated data structure from a Web page to a data structure in an executing transactional application;

a program to open a channel in real time to carry said instantiated data structure through a Web server across a value-added service network atop the Web to said transactional application;

an object router to transmit said instantiated data structure over the open channel; and

an exchange to manage the connection and complete the transaction between the user and said Web merchant service in a value-added service network atop the Web.

Claim 119 (new): A method for providing an exchange across a value-added service network atop the Web using object routing, the method comprising:

sending one or more Web pages with one or more data structures across a network to a user device;

including an application or business process to perform a Web transaction;

controlling flow of said Web transaction;

instantiating a Web transaction with at least one instantiated data structure, utilizing user input;

connecting said instantiated data structure from a Web page to a transactional application of a Web merchant;

opening a channel in real-time through a Web server across a value-added service network to said transactional application; transmitting the instantiated data structure utilizing object routing over said open channel;

managing a connection between the user and the Web merchant service in a value-added service network atop the Web using an exchange; and

completing the Web transaction.

Claim 120 (new): A computer program product including a computer readable medium having computer usable program code executable to perform operations for providing an exchange across a value-added service network atop the Web for delivering an interactive Web application as an on-line service using object routing, operations of said computer program product comprising:

including a Web application on a Web page with one or more data structures specific to one or more Web merchant services;

instantiating said data structure with user input to perform a Web transaction;

providing an open channel to connect the instantiated data structure from a Web page to a data structure in a transactional application executing at a computer system or a user device;

performing object routing to transmit the instantiated data structure over the open channel through a Web server across a value-added service network atop the Web to said transactional application; and

managing the open channel and completing the Web transaction between the user and said Web merchant services in a value-added service network atop the Web using an exchange.

Claim 121 (new): A system to provide an exchange across a value-added service network atop the Web for managing an interactive Web application as an on-line service using object routing, the system comprising:

a Web application on a Web page including one or more data structures configured to automate a commercial service;

at least one instantiated data structure to perform a Web transaction with user input;

a networked object to connect the instantiated data structure from the Web page to a transactional application executing on a computer system;

a program to open a channel in real-time through a Web server across a value-added service network to said transactional application specific to said service;

an object router to transmit the instantiated data structure over the channel; and

an exchange to manage said channel and complete the transaction between the user and said service in a value-added service network atop the Web.

Claim 122 (new): An apparatus to provide an exchange across a value-added service network atop the Web for managing an interactive Web application using object routing, the apparatus comprising:

A Web application on a Web page including one or more data structures to perform a Web transaction in an online service atop the Web;

at least one instantiated data structure to perform for a user a Web transaction to instantiate said data structures with input from said user;

a connection for a networked object to connect said instantiated data structure from said Web page to a transactional application executing on a computer system;

an open channel to open a channel in real-time through a Web server across a value-added service network to said transactional application;

an object router to transmit the instantiated data structure over the open channel; and

an exchange to manage the connection and complete the transaction between the user and said online service of a provider in a value-added service network atop the Web.

Claim 123 (new): The method of Claim 119, wherein one or more operations may be performed atop the Web on the one or more data structures specific to a Web merchant's online service.

Claim 124 (new): The apparatus of Claim 122, further comprising at least one of a group consisting of one or more: application interfaces, service interfaces, network interfaces, value-chain interfaces, user interfaces, and interfaces to a service network atop the Web.

Claim 125 (new): The apparatus of Claim 122, further comprising at least one of a group consisting of one or more: user networks, social networks atop an IP-based facilities network and email-networks atop an IP-based facilities network.

Claim 126 (new): The apparatus of Claim 122, further comprising a group consisting of at least one or more: Web applications atop email-networks atop the Web, point-of-service applications as online services on a Web page on media devices in a value-added service network atop the Web, point-of-service applications that include media content, intra-merchant point-of-service applications on the Web, inter-merchant point-of-service applications on the Web, employee payroll applications on the Web, human resources applications on a service network atop the Web, intra-Bank services on a service network atop the Web and application programs that deliver customer services on a service network atop the Web.

Claim 127 (new): The apparatus of Claim 122, further comprising on a service network atop the Web at least one of a group consisting of: televisions and cellular devices.

Claim 128 (new): The apparatus of Claim 122, further comprising any-to-any communication delivered by at least one service provider.

Claim 129 (new): The apparatus of Claim 122, further comprising a group consisting of at least one of: exchange of data structures on a service network atop the Web, exchange between users on a service network atop the Web, exchange between applications on a service network atop the Web and exchange between devices on a service network atop the Web.